

Assets and Liabilities of Selected Commercial Banks in the 7th District



For release Friday at 3 p.m. Central Time
(in millions of dollars)

Mar 5, 2010

Account	Week Ending			
	Feb 3	Feb 10	Feb 17	Feb 24
ASSETS				
Bank Credit	272,850	272,231	272,110	272,721
Securities in bank credit (1)	66,331	66,264	65,989	65,398
Treasury and agency securities (2)	44,317	44,272	44,329	43,736
Mortgage-backed securities (MBS) (3)	21,653	21,715	21,618	21,742
Non-MBS (4)	22,664	22,557	22,711	21,995
Other securities	22,014	21,992	21,660	21,661
Mortgage-backed securities (5)	1,173	1,179	1,163	1,152
Non-MBS (6)	20,840	20,812	20,497	20,509
Loans and leases in bank credit (7)	206,519	205,967	206,121	207,323
Commercial and industrial loans	45,653	45,648	45,865	45,729
Real estate loans	121,672	121,510	121,265	121,222
Revolving home equity loans	13,396	13,387	13,373	13,349
Closed-end residential loans (8)	34,555	34,395	34,279	34,307
Commercial real estate loans (9)	73,721	73,728	73,613	73,566
Consumer loans	11,842	11,846	11,811	11,758
Credit cards and other revolving plans	864	871	871	901
Other consumer loans (10)	10,977	10,975	10,940	10,857
Other loans and leases	27,352	26,964	27,180	28,615
Fed funds and reverse RPs with nonbanks (11)	9,654	9,652	9,947	10,791
All other loans and leases (12)	17,697	17,312	17,233	17,824
LESS: Allowance for loan and lease losses	5,155	5,164	5,194	5,163
Interbank loans	1,891	1,909	1,949	1,888
Fed funds and reverse RPs with banks	1,258	1,277	1,364	1,252
Loans to commercial banks	633	632	585	635
Cash assets (13)	28,607	28,342	28,281	30,927
Trading assets (14)	5,848	5,813	5,475	5,486
Derivatives with a positive fair value (15)	5,845	5,810	5,473	5,483
Other trading assets	3	3	2	3
Other assets (16)	49,266	48,516	47,164	50,345
TOTAL ASSETS	353,307	351,648	349,785	356,204
LIABILITIES				
Deposits	235,127	233,986	231,595	234,185
Large time deposits	64,802	63,487	59,869	63,097
Other deposits	170,326	170,499	171,726	171,088
Borrowings	54,884	56,652	55,875	59,132
Borrowings from banks in the U.S.	10,430	10,785	10,656	9,953
Borrowings from others	44,454	45,867	45,220	49,179
Trading liabilities (17)	6,405	6,340	6,154	6,127
Derivatives with a negative fair value (15)	4,974	4,967	4,900	4,882
Other trading liabilities	1,431	1,373	1,254	1,245
Net due to related foreign offices	20,144	18,039	19,688	20,278
Other liabilities	8,248	7,980	7,849	7,860
TOTAL LIABILITIES	324,808	322,996	321,162	327,582
RESIDUAL (ASSETS LESS LIABILITIES) (19)	28,499	28,652	28,623	28,622
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	161	194	195	188
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	503	502	503	504

Description and footnotes appear on page 2.

Footnotes

Data include the following types of institutions in the Federal Reserve's Seventh District: domestically chartered commercial banks; U.S. branches and agencies of foreign banks; and Edge Act and agreement corporations (foreign-related institutions). Data exclude International Banking Facilities.

Data are aggregated from a sample that is consistent throughout the report period. The report may not be comparable to previous or future releases as the sample is subject to change.

1. Includes securities held in trading accounts, held-to-maturity, and available-for-sale. Excludes all non-security trading assets, such as derivatives with a positive fair value or loans held in trading accounts.
2. Treasury securities are liabilities of the U.S. government. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.
3. Includes mortgage-backed securities (MBS) issued by U.S. government agencies or by U.S. government-sponsored enterprises such as the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), or the Federal Home Loan Mortgage Corporation (FHLMC). Includes pass-through securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, and stripped MBS.
4. Includes U.S. Treasury securities and U.S. Government agency obligations other than MBS.
5. Includes pass-through securities not guaranteed by the U.S. government and other MBS issued by non-U.S. government issuers, including those collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.
6. Includes securities issued by states and political subdivisions in the United States, asset-backed securities (ABS), other domestic and foreign debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.
7. Excludes unearned income. Includes the allowance for loan and lease losses. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks. Includes all loans held in trading accounts under a fair value option.
8. Includes first and junior liens on closed-end loans secured by 1-4 family residential properties.
9. Includes construction, land development, and other land loans, and loans secured by farmland, multifamily (5 or more) residential properties, and nonfarm nonresidential properties.
10. Includes loans for purchasing automobiles and mobile homes, student loans, loans for medical expenses and vacations, and loans for other personal expenditures.
11. Includes fed funds with brokers and dealers and with others, including the Federal Home Loan Banks (FHLB).
12. Includes loans for purchasing or carrying securities, loans to finance agricultural production, loans to foreign governments and foreign banks, obligations of states and political subdivisions, loans to nonbank depository institutions, loans to nonbank financial institutions, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.
13. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.
14. Excludes most securities held in trading accounts. Trading account securities at some smaller domestically chartered commercial banks are included in this item.
15. Fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation No. 39 (FIN 39).
16. Excludes the due-from position with related foreign offices. Includes other real estate owned, premises and fixed assets, investments in unconsolidated subsidiaries, intangible assets (including goodwill), direct and indirect investments in real estate ventures, accounts receivable, and other assets.
17. Includes liabilities for short positions and other trading liabilities to which fair value accounting has been applied.
18. Includes subordinated notes and debentures, net deferred tax liabilities, interest and other expenses accrued and unpaid, accounts payable, and other liabilities.
19. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis.
20. Difference between fair value and historical cost for securities classified as available-for-sale under FASB Statement 115.
21. Includes the outstanding principal balance of assets sold and securitized by commercial banks with servicing retained or with recourse or other seller-provided credit enhancements.

For further information, please call (877) 597-5371.